

**Information to identify the case:**

Debtor 1	<u>Alfredo F. Chao</u>	Social Security number or ITIN	xxx-xx-0996
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Chris Anne Chao</u>	Social Security number or ITIN	xxx-xx-9681
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-24434-VFP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alfredo F. Chao

Chris Anne Chao

9/22/25

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Alfredo F. Chao  
Chris Anne Chao  
Debtors

Case No. 18-24434-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 22, 2025

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Alfredo F. Chao, Chris Anne Chao, 2701 Palisade Avenue, Apt. 2., Union City, NJ 07087-4679
cr	+ City of Union City, Joel R. Glucksman, Esq., Scarinci & Hollenbeck, 1100 Valley Brook Avenue, PO Box 790 Lyndhurst, NJ 07071-0790
cr	+ Kohl's, Attn: Beckett and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ Selene Finance LP as servicer for VRMTG Asset Trus, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734
517652824	#+ Active Orthopedic & Sports Medicine, attn: BILLING, 440 Old Hook Rd., Emerson, NJ 07630-1331
517652826	+ Ashwood Fin, 1303 Stadium Ave, Indianapolis, IN 46202
517652832	+ DVCMC Association Manager, PO Box 470727, Celebration, FL 34747-0727
519266012	Disney Vacation Club, 1851 Community Dr., Lake Buena Vista, FL. 32830
517652834	Ditech, 345 St. Peter Stre Saint, Paul, MN 55102
517781023	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517652836	+ Hackensack Foot and Ankle Center, 24 Bergen St. Ste. 1, Hackensack, NJ 07601-5461
517703916	LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Department, PO Box 6190, Dallas, TX 75261-9741
517652841	+ Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
517652842	+ North Hudson Sewerage Authority, 1600 Adams St., Hoboken, NJ 07030-2304
517652844	QVC Inc. Easy Pay, Customer Service, 1200 Wilson Drive at Studio Park, West Chester, PA 19380
518520091	Selene Finance LP as servicer for, VRMTG Asset Trust, Attn: Cashiering Dept., P.O. Box 71243, Philadelphia, PA 19176-6243
517652847	Sheraton Vistana Villages Resort Villas., 2401 International Dr., Orlando, FL 32821
517652851	+ Spring OB/GYN, PC, PO Box 14099, Belfast, ME 04915-4034
517724543	+ VSE Vistana Villages, Inc., 9002 San Marco Court, Orlando, FL. 32819-8600

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 22 2025 21:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 22 2025 21:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Sep 22 2025 21:45:14	PSE&G, PSE&G, Attn: Bankruptcy Department, Matt Cooney, 80 Park Plaza, Floor 15, Newark, NJ 07102-4109
cr	+ Email/Text: RASEBN@raslg.com	Sep 22 2025 21:45:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbott's

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User: admin

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			Bridge Road, Suite 170, Duluth, GA 30097-8461
517652825	+ Email/Text: bankruptcy@acbhq.com	Sep 22 2025 21:45:00	American Cb, 1200 N Federal Hwy, Boca Raton, FL 33432-2803
517768361	Email/PDF: resurgentbknotifications@resurgent.com	Sep 22 2025 22:06:48	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517652827	EDI: CAPITALONE.COM	Sep 23 2025 01:19:00	Cap One, Po Box 85015, Richmond, VA 23285-5075
517725228	EDI: CAPITALONE.COM	Sep 23 2025 01:19:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517652828	+ EDI: WFNNB.COM	Sep 23 2025 01:19:00	Cb/Avenue, Po Box 182789, Columbus, OH 43218-2789
517652829	+ EDI: WFNNB.COM	Sep 23 2025 01:19:00	Cb/Vicsrt, 220 W Schrock Rd, Westerville, OH 43081-2873
517652831	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 22 2025 21:55:24	Creditonebnk, Po Box 98872, Las Vegas, NV 89193-8872
517652833	EDI: DISCOVER	Sep 23 2025 01:19:00	Discoverbank, Pob 15316, Wilmington, DE 19850
517760213	+ EDI: AIS.COM	Sep 23 2025 01:19:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517663227	EDI: DISCOVER	Sep 23 2025 01:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517652837	+ EDI: IRS.COM	Sep 23 2025 01:19:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517863681	Email/PDF: bncnotices@becket-lee.com	Sep 22 2025 22:06:26	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517726390	Email/PDF: resurgentbknotifications@resurgent.com	Sep 22 2025 21:55:04	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517652840	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 22 2025 21:45:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517850612	^ MEBN	Sep 22 2025 21:45:13	PSE&G, Attn: Bankruptcy Department,, 80 Park Plaza, Floor 15, Matt Cooney,, Newark, NJ 07102-4194
520782018	^ MEBN	Sep 22 2025 21:45:13	PSE&G, Attn: Bankruptcy Department Matt Cooney, 80 Park Place FL 15, Newark, NJ 07102-4109
517652843	^ MEBN	Sep 22 2025 21:43:31	PSE&G Co., PO Box 14444, New Brunswick, NJ 08906-4444
517766023	EDI: Q3G.COM	Sep 23 2025 01:19:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517704344	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 22 2025 21:46:00	SANTANDER CONSUMER USA, P.O. Box 961245, Fort Worth, TX 76161-0244
517956799	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 22 2025 21:45:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517652845	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 22 2025 21:46:00	Santander, Po Box 961245, Fort Worth, TX 76161-0244
518330496	+ Email/Text: bkteam@selenefinance.com	Sep 22 2025 21:45:00	Selene Financial LP, 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295
517652850	+ Email/Text: ssa.bankruptcy@ssa.gov	Sep 22 2025 21:45:00	Social Security Administration, 935 ALLWOOD

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RD, Clifton, NJ 07012-1997

517652848	+ Email/Text: ssa.bankruptcy@ssa.gov	Sep 22 2025 21:45:00	Social Security Administration, Mid-Atlantic Program Service Center, 300 Spring Garden St., Philadelphia, PA 19123-2924
517652849	+ Email/Text: ssa.bankruptcy@ssa.gov	Sep 22 2025 21:45:00	Social Security Administration, Office of the General Counsel, Region II, 26 Federal Plaza, Room 3904, New York, NY 10278-4199
517652852	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 22 2025 21:45:00	State of New Jersey - Department of the Treas, Division of Taxation, PO box 1018, Moorestown, NJ 08057-0018
517652853	+ Email/Text: bankruptcydepartment@tsico.com	Sep 22 2025 21:46:00	Transworld Systems, Inc., 500 Virginia Dr. Ste. 514, Fort Washington, PA 19034-2733
518809989	+ Email/Text: RASEBN@raslg.com	Sep 22 2025 21:45:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517652830		Collbureau
517652835		Erc
517652838		Jeffcapsys
517652839		Kohls/Cap1
517652846		Sheraton Vista Villages
518520092	*	Selene Finance LP as servicer for, VRMTG Asset Trust, Attn: Cashiering Dept., P.O. Box 71243, Philadelphia, PA 19176-6243
518330497	*+	Selene Financial LP, 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295
517678011	##+	City of Union City, c/o Joel R. Glucksman, Esq., Scarinci & Hollenbeck, LLC, 1100 Valley Brook Avenue, Lyndhurst, NJ 07071-3620

TOTAL: 5 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2025 at the address(es) listed below:

Name	Email Address
Alexandra Grant	on behalf of Creditor PSE&G alexandra.grant@pseg.com mary.ryan@pseg.com
Alexandra T. Garcia	on behalf of Creditor VRMTG Asset Trust NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Cory Francis Woerner	

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on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. cwoerner@raslg.com

Denise E. Carlon

on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor VRMTG Asset Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Francis T. Tarlecki

on behalf of Creditor VRMTG Asset Trust Njecfmail@mw-law.com ftarlecki.kashlaw@gmail.com

Harold N. Kaplan

on behalf of Creditor VRMTG Asset Trust hkaplan@rasnj.com kimwilson@raslg.com

Harold N. Kaplan

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. hkaplan@rasnj.com, kimwilson@raslg.com

Javier L. Merino

on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com 9497659420@filings.docketbird.com

Javier L. Merino

on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com 9497659420@filings.docketbird.com

Jeanette F. Frankenberg

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to cmecf@sternlav.com

Joel R. Glucksman

on behalf of Creditor City of Union City jglucksman@sh-law.com lmargotta@sh-law.com

Jonathan C. Schwalb

on behalf of Creditor Selene Finance LP as servicer for VRMTG Asset Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marisa Myers Cohen

on behalf of Creditor Selene Financial LP nj-ecfmail@mw-law.com jhillier@mw-law.com

Melissa S DiCerbo

on behalf of Creditor Selene Financial LP nj-ecfmail@mw-law.com nj-ecfmail@ecf.courtdrive.com

Shauna M Deluca

on behalf of Creditor Selene Finance LP as servicer for VRMTG Asset Trust sdeluca@hasbanilight.com hllawpc@gmail.com

Shauna M Deluca

on behalf of Creditor U.S. Bank Trust National Association sdeluca@hasbanilight.com hllawpc@gmail.com

Sherri R. Dicks

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. sdicks@raslg.com, shrdlaw@hotmail.com

Sindi Mncina

on behalf of Creditor VRMTG Asset Trust smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. smncina@raslg.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 25